

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re: Jesenia Rozon Debtor Case No. 17-16154-elf Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2 User: admin Page 1 of 2 Date Rcvd: Dec 15, 2017 Form ID: 318 Total Noticed: 36

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 17, 2017.			
db 13981473	+Jesenia Rozon, 2006 S Bonsall St, Philadelphia, PA 19145-2606 +Citibank/Sunoco, Citicorp Credit Card/Centralized Bankrup, Po Box 790040, St Louis, MO 63179-0040		
13981475	+Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040,		
13981477	S Louis, MO 63179-0040 Comenity Capital/mprc, Attn: Bankruptcy, Po Box 18215, Columbus, OH 43218		
13981479 13981480	+Comenitycapital/boscov, Comenity Bank, Po Box 182125, Columbus, OH 43218-2125 +Comenitycapital/boscov, Po Box 182120, Columbus, OH 43218-2120		
13981483 13981490	+Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610 +NJ E-ZPass, PO Box 4971, Trenton, NJ 08650-4971		
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.			
tr	EDI: BTPDERSHAW.COM Dec 16 2017 01:13:00 TERRY P. DERSHAW, Dershaw Law Offices, P.O. Box 556, Warminster, PA 18974-0632		
smg	E-mail/Text: bankruptcy@phila.gov Dec 16 2017 01:18:42 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595		
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 16 2017 01:18:07 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946		
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 16 2017 01:18:29 U.S. Attorney Office,		
13981470	<pre>c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 EDI: CAPITALONE.COM Dec 16 2017 01:13:00 Capital One, 15000 Capital One Dr, Richmond, VA 23238</pre>		
13981469	+EDI: CAPITALONE.COM Dec 16 2017 01:13:00 Capital One, Attn: Bankruptcy, Po Box 30253,		
13981471	Salt Lake City, UT 84130-0253 +EDI: CHASE.COM Dec 16 2017 01:13:00		
13981472	+EDI: CHASE.COM Dec 16 2017 01:13:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298		
13981474	+EDI: CITICORP.COM Dec 16 2017 01:13:00 Citibank/Sunoco, Po Box 6497, Sioux Falls, SD 57117-6497		
13981476	+EDI: CITICORP.COM Dec 16 2017 01:13:00 Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497		
13981478	+EDI: WFNNB.COM Dec 16 2017 01:13:00 Comenity Capital/mprc, Po Box 182120, Columbus, OH 43218-2120		
13981481	+EDI: RCSFNBMARIN.COM Dec 16 2017 01:13:00 Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873		
13981482	+EDI: RCSFNBMARIN.COM Dec 16 2017 01:13:00 Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875		
13981484	+EDI: BLUESTEM Dec 16 2017 01:13:00 Fingerhut, 6250 Ridgewood Rd, St Cloud, MN 56303-0820		
13981485	+EDI: BLUESTEM Dec 16 2017 01:13:00 Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820		
13981486	+EDI: CBSKOHLS.COM Dec 16 2017 01:13:00 Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043		
13981487	HEDI: CBSKOHLS.COM Dec 16 2017 01:13:00 Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660		
13981488	+E-mail/Text: bk@lendingclub.com Dec 16 2017 01:18:51 Lending Club Corp, 71 Stevenson St,		
13981489	Suite 300, San Francisco, CA 94105-2985 +E-mail/Text: bk@lendingclub.com Dec 16 2017 01:18:51 Lending Club Corp, 71 Stevenson,		
13982630	San Francisco, CA 94105-2985 +EDI: PRA.COM Dec 16 2017 01:13:00 PRA Receivables Management, LLC, PO Box 41021,		
13981491	Norfolk, VA 23541-1021 +EDI: RMSC.COM Dec 16 2017 01:13:00 Synchrony Bank/ Old Navy, Attn: Bankruptcy,		
13981492	Po Box 956060, Orlando, FL 32896-0001 +EDI: RMSC.COM Dec 16 2017 01:13:00		
13981493	Orlando, FL 32896-5005 +EDI: RMSC.COM Dec 16 2017 01:13:00 Synchrony Bank/Amazon, Attn: Bankruptcy,		
13981494	Po Box 956060, Orlando, FL 32896-0001 +EDI: RMSC.COM Dec 16 2017 01:13:00 Synchrony Bank/Amazon, Po Box 965015,		
13981495	Orlando, FL 32896-5015 +EDI: RMSC.COM Dec 16 2017 01:13:00 Synchrony Bank/Walmart, Attn: Bankruptcy,		
13981496	Po Box 956060, Orlando, FL 32896-0001 +EDI: RMSC.COM Dec 16 2017 01:13:00 Synchrony Bank/Walmart, Po Box 965024,		
13981497	Orlando, FL 32896-5024 EDI: TFSR.COM Dec 16 2017 01:13:00 Toyota Motor credit Corp, Po Box 8026,		
13981498	Cedar Rapids, IA 52408 +EDI: TFSR.COM Dec 16 2017 01:13:00 Toyota Motor credit Corp, 240 Gibraltar Rd Ste 260,		
	Horsham, PA 19044-2387 TOTAL: 28		

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 17, 2017 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 14, 2017 at the address(es) listed below:

MATTEO SAMUEL WEINER on behalf of Creditor Toyota Motor Credit Corporation

bkgroup@kmllawgroup.com

MICHAEL ADAM COHEN on behalf of Debtor Jesenia Rozon mcohenl@temple.edu TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com;7trustee@gmail.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

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Information	to identify the case:		
Debtor 1	Jesenia Rozon	Social Security number or ITIN xxx-xx-0900	
	First Name Middle Name Last Name	EIN	
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN	
		EIN	
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 17–16154–elf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jesenia Rozon

<u>12/14/17</u>

By the court: Eric L. Frank

United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for most taxes;
- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- some debts which the debtors did not properly list;
- debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.